

## ABSTRACT OF THE INVENTION

A computer implemented method of providing a client with an integrated financial management account, including receiving application data for an integrated financial management account and setting up the integrated financial account with a loan component data, an investment component data, and an insurance component, all associated with an account file. Thereby qualifying the client for a loan in the loan component of the integrated financial management account and associating the qualification information with the account file, disbursing the proceeds of the loan component into the investment component by recording a proceed value in the investment component data associated with the account file, and purchasing investment assets using the proceeds of the loan component and associating purchased investment assets to the investment component data associated with the account file.

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